

I hereby certify that this correspondence is being electronically transmitted to the U.S. Patent and Trademark Office, Commissioner for Patents, via the EFS on July 16, 2007.

Our Case No. 10022/349

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Gail E. McGiffin et al.

Serial No.: 10/783,478

Filing Date: February 20, 2004

For: **SYSTEM AND DATA STRUCTURE
FOR ACCOUNT MANAGEMENT**

Examiner: Agwumezie, Charles C.

Group Art Unit No.: 3621

Confirmation No.: 2126

AMENDMENT AND RESPONSE TO OFFICE ACTION

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Assignee has timely filed the following amendments and response to the Final Office Action mailed April 17, 2007. Assignee respectfully requests reconsideration and allowance of the present claims in view of the following remarks.

Amendments to the Claims begin on page 2 of this response.

Remarks and Arguments begin on page 14 of this response.